

April 5, 2006

I'm concerned about Wal-Mart's push to open its own banking institution. I believe that's too great a monopoly and would pose a threat to local community banks, just as Wal-Mart has driven out other local businesses. Similar to the "factory towns" of the old days, Wal-Mart seeks to own and exploit entire communities. This is not in the people's best interest. Please attend this important hearing and listen to the comments and concerns raised. This is a critical decision that will have far-reaching consequences.

Thank you.

Sincerely,

Laurie S. Seymour  
San Juan Capistrano, CA